J-KIs JURNAL KOMUNIKASI ISLAM
p-ISSN 2723-4703 I e-ISSN 2797-1619
http://ejurnal.iaipd-nganjuk.ac.id/index.php/j-kis/
INSTITUT AGAMA ISLAM PANGERAN DIPONEGORO NGANJUK

The Effect of Online Loan Application Ads for Families in Cinere District

[1]Ichsan Nur Ramadhan, [2]M. Bilal Abiyoso, [3]Wahyunengsih

[123]UIN Syarif Hidayatullah Jakarta,
[1]ichsan.ramadhan22@mhs.uinjkt.ac.id, [2]bilal.abiyoso22@mhs.uinjkt.ac.id,
[3]wahyu.nengsih@uinjkt.ac.id

INFO ARTIKEL
Submit : 02/12/2022
Revisi : 09/12/2022
Diterima : 26/12/2022
Publish : 27/12/2022

KATA KUNCI
Online loan, Family, Advertisement

ABSTRAK

This study is entitled The Effect of Online Loan Application Advertisements for Borrowing Families in Cinere District (Descriptive Study of the Effects of Journalism in the form of Online Loan Application Advertisements). The purpose of this study was to determine the effect of online loan advertisements on social media for borrowing families in the Cinere District. This study uses a descriptive method aimed at describing and analyzing so that the situation that becomes the research theme can be explained clearly. The population in this study is a family of researchers who have experience in making online loans. For the sampling of this research, the chosen technique is Non-Probability Sampling, a type of Purposive Sampling. Respondents are selected as members of the sample based on the researcher's considerations. In this study, the samples taken were three family members of each researcher who had experience doing online loans. The results showed that the influence of online loan advertisements appearing on social media succeeded in influencing informants to make loans. Both informants felt that online loan advertisements that often appeared on social media encouraged them to take loans. While one other informant felt that the influence of online loan advertisements on social media was less effective for elderly families due to limited knowledge about technology (technological gaps) so they preferred to borrow from banks or friends of the informants.

How to Cite: Ichsan Nur Ramadhan, M. Bilal Abiyoso, & Wahyunengsih. (2023). The Effect of Online Loan Application Ads for Families in Cinere District. J-KIs: Jurnal Komunikasi Islam, 3(2), 35-42. https://doi.org/10.53429/j-kis.v3i2.508

INTRODUCTION

Since the COVID-19 pandemic, online loan users have increased. This condition is used by the company to intensify their services, one of which is by advertising. Online loan advertising can be found on various social media and online games

The reason why the researcher chose the subject of Online Loan Application Ads is the increasing number of online loans which of course has something to do with advertising for marketing. Researchers are also interested in the language used in advertisements that can influence the readers. Following what was conveyed by Haider & Shakib (2017), advertising is a way of communication to encourage the audience to make purchasing decisions about a product or service and convey information to the audience, in this case potential customers. Furthermore, the reason why the researcher chose the family circle object was because of the experience possessed by family members who had been debtors. Therefore, The purpose of this study was to determine the effect of online loan advertisements on social media for borrowing families in the Cinere District.

METHOD

The method used in this study is a qualitative descriptive method. According to Sugiyono (2007: 1), qualitative research methods are research used to examine natural objects where the researcher is the key instrument, data collection techniques are carried out in combination, data analysis is inductive, and qualitative research results emphasize meaning rather than generalization.

The data collection that the researcher uses for interviews. The reason the researcher used the interview method to collect data was because of the closeness between the researcher and the resource person. Researchers conducted interviews to find out and obtain accurate data and appropriate data sources. In this study, the researchers interviewed 4 informants who are family members of the two researchers who have experience in making online loans.

The researcher used a purposive sampling technique to determine the informants in this study. The purposive sampling technique is how to determine informants by selecting informants according to the criteria and needs of the authors in this study.

The selected informants are family members of the two researchers who have experience doing online loans

1. DA, is a close relative of one of the researchers
2. AN, is a close relative of one of the researchers
3. PL, is the head of the family one of the researchers

RESULT AND DISCUSSION

The basic theory used by the researcher as the foundation of this research includes: *First*, the theory put forward by the Indonesian Advertising Company Association (PPPI) Persatuan and Advertising (2008) advertising as all forms of messages about a product delivered through a media, financed by a known initiator, and addressed to part or all of the community. The definition of advertising is a form of marketing communication that sends information about a brand (brand) or product to consumers to encourage positive perceptions from consumers, which will later affect the attitudes of these consumers (Lee et al., 2016). *Second*, Rodes Ober Adi Guna Pardosi & Yuliana Primawardani (2021) explain *the notion of online lending as the implementation of financial services which is a place for lenders and loan recipients to meet to carry out lending and borrowing agreements using rupiah currency using an electronic system, namely the internet network. Third*, The definition of online loan *is a process of debt and receivable transactions between one party and another through internet media applications without direct meetings between the parties involved (consumers and providers), without collateral, without convoluted requirements and procedures.* (Son, 2022). *Fourth*, the family is the smallest social institution in human life as a social being, it is the first unit in society that is formed through legal marriage (Wahidin, 2020). Meanwhile, Friedman (1998) defines a family as two or more individuals who join because of a certain bond to share experiences and approach each other, and they can identify as part of the family.

Based on interviews that have been conducted, researchers can describe online loan application advertisements that often appear on social media and the response to their influence by informants. In this study, researchers obtained results regarding how the influence of online loan application advertisements on informants. DA, who is a close relative of one of the researchers, concluded that the online loan advertisements he saw on social media appeared quite often and succeeded in influencing him. DA chose to use an online loan application because of his unstable economic background, especially with the previous covid pandemic.

"*Regarding my response to online loan advertisements that often appear on social* media, *sometimes it is a little annoying when scrolling through social media, or while enjoying entertainment videos on YouTube. Regarding online loan advertisements, that is one of the driving factors. I made an online loan because at that time many were being laid off due to the economic crisis and it happened to me. Of course, with the frequent viewing of the online loan application advertisement, it occurred to me to make a transaction.*

I think this online loan advertisement has a big role for the community as potential borrowers. The reason is that for now, if someone wants to make a loan,

they no longer need to go to the bank, but can go through a screen with very easy requirements. In addition, some people are still in an unstable economic condition. With various offers on online loan advertisements such as installment payments of up to 12 months, it is very attractive to people who need fast funds. In my opinion, if there were no advertisements about online loans on social media, I might still be looking for other loans, so I think this advertisement on social media will make it easier for me to make loans."

In the results of the interview above, the researcher saw that online loan advertisements were quite influential on informants. This is due to the DA's recognition that he will continue to seek loans even though there are no online loan advertisements due to his economic background.

Based on interviews that have been conducted, researchers can describe online loan application advertisements that often appear on social media and the response to their influence by informants. In this study, researchers obtained results regarding the influence of online loan application advertisements on informants. AN, is a close relative of one of the researchers. here's the explanation

"*In my opinion, with the development of information technology. various advertisements turn to social media because social media is the most frequently accessed by people. I also often see online loan ads on Instagram, and Twitter, or after playing online games. Some ads look interesting. but the reason I made the transaction was that I needed money to buy a new laptop because my laptop was already broken.*

I think, with the number of times I saw the ad, I finally got interested in trying it. in the ad, there is a loan offer that makes me sure to make a transaction, namely, it has a small interest, a tenor of up to 12 months, and there is a sentence "need fast funds? immediately download us right now". I think I can still pay it off because a laptop is very important to me as an office worker. If I don't see the ad, I won't make a transaction. maybe I would prefer to save first until the money is collected."

The answers to questions posed to AN showed that online loan advertisements influenced his interest in making transactions. Because if he doesn't see some offers and solicitations in the ad, he's better off saving. The above statement proves that advertising uses persuasive sentences to attract people, as explained by Anigbogu, Ngozi, and Mary Okere (2021) concluded that advertising language is very persuasive, artistic, and creative. It is a powerful tool used by marketers to influence customers to buy or patronize their products and services.

Based on interviews that have been conducted, researchers can describe online loan application advertisements that often appear on social media and the

response to their influence by informants. In this study, researchers obtained results regarding the influence of online loan application advertisements on informants. PL, is a close relative of one of the researchers. Here's the explanation.

"Long before the rise of online loan advertisements that often appear on social media, I have also made loans at the bank or with my friends so that the advertisements that appear on social media may make it easier. Regarding the role of online loan advertising for other people, I think this ad is very easy for other prospective borrowers. So I think this online loan ad is quite effective for young families but for older families who are mostly clueless, loans to banks or friends are more effective."

Researchers see that there are pros and cons regarding the influence of online loan advertising on social media on families.

The selection of the pros and cons is also based on the background experience of the informants. Therefore, based on the results of research that has been carried out, show that the influence of online loan advertisements appearing on social media has succeeded in influencing informants to make loans. There was also an informant who indicated that long before online loan advertisements often appeared on social media, he had made loans to banks and friends of the informants because the majority of older families were less sensitive to technological developments (technological gaps).

CONCLUSION

The results of the research that has been carried out show that the influence of online loan advertisements appearing on social media has succeeded in influencing informants to make loans. Both informants felt that online loan advertisements that often appeared on social media encouraged them to take loans. Meanwhile, another informant felt that the influence of online loan advertisements on social media was less effective for elderly families due to limited knowledge about technology (technological gaps) so they preferred to borrow from banks or friends of the informant.

In this study, the researcher realized that there were still many errors. Therefore, it is hoped that further research will be better and more useful for the community. Suggestions for further researchers are to coordinate well, focus on finding facts, and be critical in concluding data.

REFERENCES

Journal:

Putra,Suyono. (2014). Pengaruh Iklan Online Melalui Media Facebook Terhadap Keputusan Pembelian Pakaian Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Trunojoyo Madura. *Jurnal Studi Manajemen,* Vol.8, No 1

Agustina, Najib, Suharjo. (2016). Pengaruh Personalisasi Iklan Online Terhadap Sikap Dan Minat Beli Konsumen. Jurnal Ilmiah Manajemen, Volume VI, No. 3

Shiratina, and others. (2020). Pemasaran Online Melalui Penerapan Iklan Secara Digital. Jurnal Sain Manajemen.

Abdullah A. (2021) Analisis Pengetahuan Pinjaman Online Pada Masyarakat Muslim Surakarta. Jurnal Ekonomi Syariah Indonesia. 108-114

Purnami W.H. (2021) Wacana Pesan Singkat Iklan Penawaran Pinjaman. Widyaparwa. Vol 49, No.2

Nurtiah, Abdillah Fatimah. (2021) Pengaruh Sikap Konsumen Terhadap Iklan Televisi dan Minat Beli Suatu Produk. Journal Of Management, p351-363.

Ngozi C. Anigbogu Ph., Mary C. Okere Ph. (2021) Persuasive Language in Advertising: Linguistic Analysis of Stanbic IBTC and Access Banks' Online Advertisements. IOSR Journal of Humanities And Social Science. 41-46

Novika F, Septivani N. Putra I.M.I. (2022) Pinjaman Online Illegal Menjadi Bencana Sosial bagi Generasi Milenial. Management Studies and Entrepreneurship Journal. 1174-1192.

Putra D.A.K. (2022) Karakteristik Verba dan Adjektiva Dalam Iklan Aplikasi Pinjaman Online. Jurnal Bahasa dan Sastra, hlm. 42–65.

Arvante, J. Z. Y. (2022). Dampak Permasalahan Pinjaman Online dan Perlindungan Hukum Bagi Konsumen Pinjaman Online. Ikatan Penulis Mahasiswa Hukum Indonesia Law Journal, 2(1), 73-87.

Books:

Friedman, M. Marilyn.(1998). Keperawatan Keluarga : Teori dan Praktik. Jakarta : EGC.

Sugiyono. (2006). Metode Penelitian Kuantitatif Kualitatif dan R&D. Bandung: Alfabeta

Thesis; dissertation; final project:

Satwika. (2012) Pengaruh Iklan Online Terhadap Keputusan Pembelian Produk Pakaian Wanita Caramello Shop: Analisis terhadap efektivitas penggunaan iklan media sosial pada Facebook, Twitter dan BlackBerry Messenger. Skripsi. Program Studi Ilmu Komunikasi Institut Manajemen Telkom.

Dewi. (2018) Pengaruh Iklan Online Melalui Instagram Terhadap Keputusan Pembelian Bagi Peningkatan Penjualan Produk Kuliner Lokal. Skripsi. Program Studi Ekonomi Universitas Kristen Surakarta

Susi, Ms. (2020) Pengaruh Iklan Online Terhadap Keputusan Pembelian Konsumen Melalui Sikap Konsumen (Studi Pada Ibu Rumah Tangga Di Kecamatan Bone-Bone). Skripsi thesis, Program Studi Manajemen Universitas Muhammadiyah Palopo.